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# IN THE UNITED STATES BANKRUPTCY COURT HAMMOND DIVISION NORTHERN DISTRICT OF INDIANA

IN RE:	)		
Ryan J Wacyra	)	Case No:	25-20099
	)	Judge:	James R. Ahler
Debtor	)	Chapter:	Chapter 13
	)		

### **NOTICE OF AMENDMENT**

Comes Now, Ryan J Wacyra ("Debtor") by counsel, Geraci Law LLC, and gives notice of amendment to schedule F to add St Mary's Open MRI&CT, Debtor pre-petition debt that was inadvertently omitted from Debtor's original filed petition.

WHEREFORE, Debtor requests the court to approve the said amendment and for all other relief in the premises.

Dated: 2/3/2025 /s/ Lavita Ball

Lavita Ball Geraci Law LLC 55 E. Monroe, Suite 3400 Chicago, IL 60603

### **CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the attached Notice of Amendment, with amended schedules was sent by ordinary United States mail, postage prepaid or by electronic service, on the 2/3/2025 to the following interested parties:

Debtor, Mr. Ryan Wacyra, 9527 Forrest Dr, Highland, IN 46322 Paul Chael, 401 West 84th Drive, Suite C, Merrillville, IN, 46410

United States Trustee, One Michiana Square, 100 East Wayne Street Room 555, South Bend, IN 46601.

/s/ Lavita Ball Lavita Ball Bank Of America, N.A. Attn: Bankruptcy Dept. 775 Corporate Woods Parkway Vernon Hills,IL 60061

Jessica Renae Kolanowski 775 Corporate Woods Parkway Case no. 45D04-2402-CC-001040 Vernon Hills,IL 60061

Lake County Superior Court 2293 N. Main Street Case no. 45D04-2402-CC-001040 Crown Point,IN 46307

Porter Hospital, LLC DBA Northwest Health-Porter Attn: Bankruptcy Dept. C/O KOMYATTE & CASBON, PC 9650 GORDON DRIVE HIGHLAND, IN 46322

Robert William Smith 9650 Gordon Drive Case no. 45D09-2412-SC-006552 Highland, IN 46322

Lake County Superior Court 2293 N. Main Street Case no. 45D09-2412-SC-006552 Crown Point,IN 46307

Bank of America Attn: Bankruptcy Dept. PO BOX 982238 EL PASO,TX 79998

Blitt & Gaines Bankruptcy Dept. 775 Corporate Wood Parkway Reference # 22049207 Vernon Hills,IL 60061

Syncb/Lowes Attn: Bankruptcy Dept. PO BOX 965005 ORLANDO,FL 32896

Syncb/Ppc Attn: Bankruptcy Dept. PO BOX 530975 ORLANDO, FL 32896

Syncb/Amazon Attn: Bankruptcy Dept. PO BOX 71727 PHILADELPHIA,PA 19176

Ally Financial Attn: Bankruptcy Dept. 200 RENAISSANCE CTR # B0 DETROIT,MI 48243

Tbom/Milestone Attn: Bankruptcy Dept. PO BOX 4499 BEAVERTON,OR 97076

Feb Destiny/Cci Attn: Bankruptcy Dept. 14600 NW GREENBRIER PKWY BEAVERTON,OR 97006

Syncb/Care Credit Attn: Bankruptcy Dept. 950 FORRER BLVD KETTERING,OH 45420

Mission Lane Tab Bank Attn: Bankruptcy Dept. 1504 BELLEVILLE ST RICHMOND, VA 23230

Credit One Bank Na Attn: Bankruptcy Dept. PO BOX 98875 LAS VEGAS,NV 89193

First Midwest Bank Bankruptcy Dept 1100 N Main St Crown Point, IN 46307

Webbank/Onemain/Fis Attn: Bankruptcy Dept. PO BOX 31535TA-74 TAMPA,FL 33631

Jpmcb Card Attn: Bankruptcy Dept. PO BOX 15369

#### WILMINGTON, DE 19850

Roadrunner Account Ser Attn: Bankruptcy Dept. PO BOX 167888 IRVING,TX 75016

Best Egg Attn: Bankruptcy Dept. 3419 SILVERSIDE RD WILMINGTON, DE 19810

Upgrade Inc Attn: Bankruptcy Dept. 275 BATTERY ST FL 23 SAN FRANCISCO,CA 94111

Upgrade Inc Attn: Bankruptcy Dept. 275 BATTERY ST FL 23 SAN FRANCISCO,CA 94111

Empower Finance/Finwis Attn: Bankruptcy Dept. 660 YORK ST STE 102 SAN FRANCISCO,CA 94110

Brigit/Coastal Communi Attn: Bankruptcy Dept. 5415 EVERGREEN WAY EVERETT,WA 98203

Cap1/Mnrds Attn: Bankruptcy Dept. PO BOX 31293 SALT LAKE CITY,UT 84131

Merrick Bank Corp Attn: Bankruptcy Dept. PO BOX 9201 OLD BETHPAGE,NY 11804

Upstart Network Inc. Attn: Bankruptcy Dept. 2950 S DELAWARE ST STE 3 SAN MATEO,CA 94403

Transunion Attn: Bankruptcy Dept. Po Box 1000

### Chester, Pa 19022

Experian Attn: Bankruptcy Dept. Po Box 2002 Allen,Tx 75013

Equifax Attn: Bankruptcy Dept. 1550 Peachtree St. Ne Atlanta,Ga 30309

Porter Hospital Bankruptcy Dept 85 E US Highway 6 Valparaiso,IN 46383

Blitt and Gaines, PC Bankruptcy Department 775 Corporate Woods Parkway Vernon Hills,IL 60061

Thrive FCU
Bankruptcy Dept
4501 S Delaware Dr
Muncie,IN 47302

Whatnot Inc Attn: Bankruptcy Dept 578 Washinton Blvd #1019 Marina Del Rey,CA 90292

Klarna Bankruptcy Dept. 629 N High St Fl 3 Columbus,OH 43215

Amazon.com Bankruptcy Dept 202 Westlake Ave N Ste 2 Seattle,WA 98109

Klarna Bankruptcy Dept. 629 N High St Fl 3 Columbus,OH 43215

Northwest Health - Porter Bankruptcy Dept 85 E US Hwy 6 Valparaiso,IN 46383

Professional Account Services Bankruptcy Dept. PO Box 188 Acct # 8345973-1376 Brentwood,TN 37024

Affirm, Inc Bankruptcy Dept 650 California St Fl 12 Loan # DVB5-W0FU & 07XU-M81F San Francisco,CA 94108

Affirm, Inc Bankruptcy Dept 650 California St Fl 12 Loan # AR65-7BLB & XND8-X9XJ San Francisco,CA 94108

Affirm, Inc Bankruptcy Dept 650 California St Fl 12 Loan # 0483-FBY2 & IUFC-08CF San Francisco,CA 94108

Affirm, Inc Bankruptcy Dept 650 California St Fl 12 LOAN # AYT7-MIL4 San Francisco,CA 94108

Affirm, Inc Bankruptcy Dept 650 California St Fl 12 LOAN # TA3Y-KYK6 San Francisco,CA 94108

St. Mary's open MRI&CT Bankruptcy Dept 8149 Kennedy Ave, Suite A Highland, IN 46322

	Cas	se 25-200	199-ira Doc 20	Filed 02/03/25	Pag	e 7 of 22		
Fill in this	information to identify y				9	0 . 0		
5.17.4	Ryan	J	Wacyra					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	s Bankruptcy Court for the : _	NORTHERN	District of <u>INDIANA</u>					
Case Numbe	er 25 <b>-</b> 20099	_	(State)				X Chec	k if this is an
(If known)	20-20000						— amen	ded filing
Official F	Form 106E/F							
		litare W	Vho Have Un	secured Cl	aime	•		12/15
creditors with needed, copy top of any add	partially secured claim the Part you need, fill it ditional pages, write you List All of Your PRIO	s that are list out, number ur name and c		tors Who Have Claims	Secured	by Property. If	f more space	e is
_	editors have priority un	secured clain	ns against you?					
	o to Part 2.							
☐ Yes.		d alabas if a a	anditar bas may there are		- liat tha		tali farasah	alaine Fau
each clair nonpriority unsecured	n listed, identify what type y amounts. As much as p d claims, fill out the Conti	e of claim it is. ossible, list the nuation Page o	creditor has more than one If a claim has both priority claims in alphabetical ore of Part 1. If more than one	and nonpriority amount der according to the cred creditor holds a particul	s, list tha litor's nar ar claim,	nt claim here and me. If you have	d show both more than tw	priority and o priority
	71	,			,	Total claim	Priority	Nonpriority
	iot All of Your NONE	DIADITY II.	managerad Claims				amount	amount
Part 2:	List All of Your NONF	- RIURITT UI	nsecured Claims					
3. Do any cr	editors have nonpriority	y unsecured o	claims against you?					
☐ No. Yo	ou have nothing to report	in this part. Su	ubmit this form to the cour	t with your other schedul	es.			
Yes.								
nonpriority included in	unsecured claim, list the	e creditor sepa e creditor holds	n the alphabetical order rately for each claim. For o a particular claim, list the	each claim listed, identify	/ what typ	pe of claim it is.	Do not list cl	aims already ity unsecured
Affirm,	Inc		ast 4 digits of account nu	mhar				Total claim \$ 104.00
4.1 Allilli, Creditor's			ast + digits of account nu	ei	_			<u> </u>
	lifornia St Fl 12	w	When was the debt incurre	d?				
Number	Street # TA3Y-KYK6				l			
	7 17.01 10110	A	As of the date you file, the of Contingent	claim is: Check all that ap	ріу.			
	ancisco CA 94		Unliquidated					
City Who owe	State 2 s the debt? Check one.	Zip Code	Disputed					
Debtor	1 only							
Debtor	•	<u>T</u>	ype of NONPRIORITY uns	ecured claim:				
<del></del>	1 and Debtor 2 only		Student loans.					
=	t one of the debtors and anot	her	Obligations arising out of a that you did not report as pr	separation agreement or div	orce			
_	c if this claim relates to a nunity debt		- '	naring plans, and other simila	ar debts			
	im subject to offest?							
No Yes			Other. Specify Credit Ext	ended to Debtor(s)				
res								

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Debtor 1	Ryan	J	Wacyra	Case Number (if known) 25-20099
	First Name	Middle Name	Last Name	

#### Part 2: **Your NONPRIORITY Unsecured Claims - Continuation Page Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. \$ 225.00 Affirm, Inc Last 4 digits of account number Creditor's Name 650 California St FI 12 When was the debt incurred? Number Loan # O483-FBY2 & IUFC-08CF As of the date you file, the claim is: Check all that apply. Contingent San Francisco CA 94108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Extended to Debtor(s) Yes **\$**490.00 Affirm, Inc 4.3 Last 4 digits of account number Creditor's Name 650 California St FI 12 When was the debt incurred? Number Street Loan # AR65-7BLB & XND8-X9XJ As of the date you file, the claim is: Check all that apply. Contingent San Francisco CA 94108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Credit Extended to Debtor(s) No Yes Affirm, Inc **\$** 541.00 4.4 Last 4 digits of account number Creditor's Name 650 California St FI 12 When was the debt incurred? Number LOAN # AYT7-MIL4 As of the date you file, the claim is: Check all that apply. Contingent CA 94108 San Francisco Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Extended to Debtor(s) Yes

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			•	3
Debtor 1	Ryan	J	Wacyra	Case Number (if known) 25-20099
	First Name	Middle Name	Last Name	

listing any entries on this page, num	ber them beginning with 4.4, followed by 4.5, and so forth.	Total Clai
Affirm, Inc	Last 4 digits of account number	<b>\$</b> 578.00
Creditor's Name	When was the debt incurred?	
650 California St Fl 12  Number Street	When was the debt incurred?	
Loan # DVB5-W0FU & 07XU-M81F	As of the date you file, the claim is: Check all that apply.	
San Francisco CA 94108	☐ Contingent ☐ Unliquidated	
City State Zip Cod  Who owes the debt? Check one.	e Disputed	
Debtor 1 only	<b>–</b>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other, Specify Credit Extended to Debtor(s)	
Yes	Other: Specify Orbanic Externation to Basica (6)	
Amazon.com	Last 4 digits of account number 3844	<b>\$</b> 222.00
Creditor's Name		·
202 Westlake Ave N Ste 2	When was the debt incurred?	
Number Street		
	As of the date you file the claim is a Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Seattle WA 98109	Contingent	
City State Zip Cod	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Extended to Debtor(s)	
Yes	0005	+ 0 400 0
Bank of America	Last 4 digits of account number 3035	<b>\$</b> 8,132.0
Creditor's Name	When was the debt incurred? 2017-2022	
PO BOX 982238	When was the debt incurred? 2017-2022	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
EL PASO TX 79998	Contingent	
	Unliquidated	
City State Zip Cod Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Const. Credit Card or Credit Use	
<b>=</b> ''`	Other. Specify Credit Card or Credit Use	

ebtor 1	Ryan J	Wacyra	Case Number (if known) 25-20099	
	First Name Middle Name	Last Name		
Part	2: Your NONPRIORITY Unsecur	ed Claims - Continuation Pag	e	
ter li	sting any entries on this page, number	them beginning with 4.4, followe	d by 4.5, and so forth.	Total Claim
1.8	Best Egg	Last 4 digits of account numbe	8029	<b>\$</b> 1,962.00
	Creditor's Name 3419 SILVERSIDE RD	When was the debt incurred?	2024-2024	
	Number Street			
		As of the date you file, the claim  Contingent	is: Check all that apply.	
	WILMINGTON DE 19810	Unliquidated		
w	City State Zip Code ho owes the debt? Check one.	Disputed		
ï	Debtor 1 only	<b>ப</b> ்		
F	Debtor 2 only	Type of NONPRIORITY unsecur	ed claim:	
Ē	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separ	ation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority		
le	community debt the claim subject to offest?	Debts to pension or profit-sharing	g plans, and other similar debts	
13	No	Other. Specify Personal Loan		
Ē	Yes	Other Specify 1 Grootial Edul	<u>'</u>	
1.9	Blitt and Gaines, PC	Last 4 digits of account numbe	r <u>3844</u>	<b>\$</b> 0.00
	Creditor's Name			
	775 Corporate Woods Parkway	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim	is: Check all that apply.	
	Vernon Hills IL 60061	Contingent		
	City State Zip Code	-		
W	ho owes the debt? Check one.	Disputed		
	Debtor 1 only Debtor 2 only	Time of NONDBIODITY image	ad alaim.	
F	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecur	eu cjaiii:	
F	At least one of the debtors and another	Obligations arising out of a separ	ration agreement or divorce	
Ë	Check if this claim relates to a	that you did not report as priority		
<u> </u>	community debt	Debts to pension or profit-sharing	g plans, and other similar debts	
s	the claim subject to offest?			
F	No	Other. Specify Collecting for Collecting	Creditor	
$\overline{}$	Yes Brigit/Coastal Communi	Last 4 digits of account numbe	- 6341	<b>\$</b> 500.00
.10	Creditor's Name	_ Last 4 digits of account numbe		<b>\$</b> 000.00
	5415 EVERGREEN WAY	When was the debt incurred?	2024-2024	
	Number Street			
		As of the date you file, the claim	is: Check all that apply.	
		Contingent	•••	
	EVERETT WA 98203	_ Unliquidated		

otor 1	Ryan J	Wacyra Case Number (if known) 25-20099	
	First Name Middle Name	Last Name	
art	2: Your NONPRIORITY Unsec	cured Claims - Continuation Page	
er li	sting any entries on this page, num	ber them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
11	Cap1/Mnrds	Last 4 digits of account number 3844	<b>\$</b> 3,020.00
	Creditor's Name PO BOX 31293	When was the debt incurred? 2020-2024	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	SALT LAKE CITY UT 84131	Contingent	
	City State Zip Code	Unliquidated e □ Disputed	
W	ho owes the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	☐ Student loans.	
Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
Į	No	Other. Specify Credit Card or Credit Use	
	Yes	2011	÷ 005 00
12	Credit One Bank Na	Last 4 digits of account number 3844	<b>\$</b> 635.00
	Creditor's Name PO BOX 98875	When was the debt incurred? 2022-2024	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	LAS VEGAS NV 89193	Unliquidated	
W	City State Zip Code  Tho owes the debt? Check one.	e Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
la.	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
5	No	Other. Specify Credit Card or Credit Use	
F	Yes	Other. Specify Credit Card of Credit Ose	
13	Empower Finance/Finwis	Last 4 digits of account number 3844	<b>\$</b> _194.00
	Creditor's Name 660 YORK ST STE 102	When was the debt incurred? 2024-2024	
	Number Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SAN FRANCISCO CA 94110	Unliquidated	

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans.

No

Yes

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

tor 1 Ryan	J	Wacyra Case Number (if known) 25-200	)99
First Name	Middle Name	Last Name	
art 2: Your NONP	RIORITY Unsecu	ured Claims - Continuation Page	
er listing any entries or	n this page, numb	er them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
<u>_</u>			
4 Equifax		Last 4 digits of account number $\frac{3844}{2}$	\$ <u>0.00</u>
Creditor's Name 1550 Peachtree St.	Nο	When was the debt incurred?	
Number Street	146	When was the dest incurred:	
		As at the date you tile the alsies is a Cheek all that apply	
·		As of the date you file, the claim is: Check all that apply.  Contingent	
Atlanta	Ga 30309	Unliquidated	
City	State Zip Code	☐ Disputed	
Who owes the debt?	heck one.	Disputed	
Debtor 1 only		To a Charles of Manager and Alaba	
Debtor 2 only  Debtor 1 and Debtor 2	) only	Type of NONPRIORITY unsecured claim:  Student loans.	
At least one of the deb	•	Obligations arising out of a separation agreement or divorce	
Check if this claim		that you did not report as priority claims	
community debt	relates to a	Debts to pension or profit-sharing plans, and other similar debts	
<u>ls t</u> he claim subject to	offest?	<u> </u>	
No		Other. Specify Notice Only	
Yes			
5 Experian		Last 4 digits of account number 3844	\$ <u>0.00</u>
Creditor's Name Po Box 2002		When was the debt incurred?	
Number Street			
Trainisti Street		As af the date were file the alsies in a Cheat all that and	
		As of the date you file, the claim is: Check all that apply.	
Allen	Tx 75013	☐ Contingent ☐ Unliquidated	
City	State Zip Code	☐ Disputed	
Who owes the debt?	check one.	Disputed	
Debtor 1 only			
Debtor 2 only	) l.	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2  At least one of the debtor 2	•	☐ Student loans. ☐ Obligations arising out of a separation agreement or divorce	
=		that you did not report as priority claims	
Check if this claim community debt	relates to a	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to	offest?		
No		Other. Specify Notice Only	
Yes			
6 Feb Destiny/Cci		Last 4 digits of account number 3844	<b>\$</b> 347.00
Creditor's Name	DIED DIZMA	When was the debt incurred? 2022-2024	
14600 NW GREENE Number Street	SKIER PKWY	When was the debt incurred? 2022-2024	

		As of the date you file, the claim is: Check all that apply.	
A.1	0 00000	Contingent	
Atlanta	Ga 30309	Unliquidated	
City Who owes the debt?	State Zip Code Check one.	Disputed	
Debtor 1 only		<b></b>	
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debto	or 2 only	Student loans.	
	debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
Check if this clair community debt		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject		Bobie to perioral or profit criaining plane, and other criminal doors	
No		Other. Specify Notice Only	
Yes			
Experian		Last 4 digits of account number 3844	<b>\$</b> _0.00
Creditor's Name			
Po Box 2002		When was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
-		Contingent	
Allen	Tx 75013	Unliquidated	
City	State Zip Code	☐ Disputed	
Who owes the debt?	Check one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debto	•	Student loans.	
Debtor 1 and Debto	or 2 only debtors and another	Student loans.  Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debto At least one of the c Check if this clai	debtors and another  m relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debto At least one of the c Check if this clai community debt	debtors and another m relates to a	Student loans.  Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debto At least one of the c Check if this clai community debt Is the claim subject	debtors and another m relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debto At least one of the c Check if this clai community debt the claim subject to	debtors and another m relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debto At least one of the c Check if this clai community debt the claim subject No Yes	debtors and another m relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only	<b>\$</b> 347 00
Debtor 1 and Debto At least one of the c Check if this clai community debt s the claim subject No Yes Feb Destiny/Cci	debtors and another m relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name	debtors and another m relates to a to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the c Check if this clai community debt s the claim subject No Yes Feb Destiny/Cci	debtors and another m relates to a to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREE	debtors and another m relates to a to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREE	debtors and another m relates to a to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply.	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREE	debtors and another m relates to a to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply.  Contingent	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREEN Number Street  BEAVERTON City	debtors and another m relates to a to offest?  NBRIER PKWY  OR 97006  State Zip Code	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the co Check if this clair community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREEI Number Street  BEAVERTON City Who owes the debt?	debtors and another m relates to a to offest?  NBRIER PKWY  OR 97006  State Zip Code	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply.  Contingent	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREEI Number Street  BEAVERTON City Who owes the debt? Debtor 1 only	debtors and another m relates to a to offest?  NBRIER PKWY  OR 97006  State Zip Code	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the co Check if this clair community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREEN Number Street  BEAVERTON City Who owes the debt? Debtor 1 only Debtor 2 only	n relates to a  to offest?  NBRIER PKWY  OR 97006  State Zip Code Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the co At	NBRIER PKWY  OR 97006  State Zip Code Or Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans.	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the co Check if this clair community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREEN Number Street  BEAVERTON City Who owes the debt? Debtor 1 only Debtor 2 only	NBRIER PKWY  OR 97006  State Zip Code Or Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the co At	n relates to a  to offest?  NBRIER PKWY  OR 97006  State Zip Code Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the co At least one of the co Check if this clai community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREEI Number Street  BEAVERTON City Who owes the debt? Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debto At least one of the co Check if this clai community debt	NBRIER PKWY  OR 97006 State Zip Code Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans.  Obligations arising out of a separation agreement or divorce	<b>\$</b> 347.00
Debtor 1 and Debto At least one of the co Check if this clai community debt Is the claim subject to No Yes Feb Destiny/Cci Creditor's Name 14600 NW GREET Number Street  BEAVERTON City Who owes the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the co Check if this clai	NBRIER PKWY  OR 97006 State Zip Code Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only  Last 4 digits of account number 3844  When was the debt incurred? 2022-2024  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	<b>\$</b> 347.00

Dron	- Cu3C 2C	5-20099-jra Doc 20 Filed 02/03/25 Page 13 o	
Debtor 1 Ryan	J Middle News	Wacyra Case Number (if known) 25	-20099
First Name	Middle Name	Last Name	
		ured Claims - Continuation Page	
After listing any entries	on this page, numb	per them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17 Jpmcb Card		Last 4 digits of account number 3844	<b>\$</b> 5,447.00
Creditor's Name		2024 2024	
PO BOX 15369		When was the debt incurred? 2021-2024	
Number Street	t		
		As of the date you file, the claim is: Check all that apply.	
WILMINGTON	DE 19850	Contingent	
City	State Zip Code	Unliquidated	
Who owes the debt		Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim: ☐	
Debtor 1 and Debt	•	☐ Student loans.	
	debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this cla		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject		Debis to perision of profit-straining plans, and other similar debis	
No		Other. Specify Credit Card or Credit Use	
Yes			
4.18 Merrick Bank Co	rp	Last 4 digits of account number 3844	<b>\$</b> 602.00
Creditor's Name		When was the debt incurred? 2022-2024	
PO BOX 9201		When was the debt incurred? 2022-2024	
Number Street	I .		
		As of the date you file, the claim is: Check all that apply.	
OLD BETHPAGE	NY 11804	Contingent	
City	State Zip Code	Unliquidated	
Who owes the debt	? Check one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debt		Student loans.	
	debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this cla		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject		Debts to pension of profit-straining plans, and other stimilar debts	
No		Other. Specify Credit Card or Credit Use	
Yes			
4.19 Mission Lane Tal	b Bank	Last 4 digits of account number 3844	<b>\$</b> _894.00
Creditor's Name	FOT	When was the debt incurred? 2022-2024	
1504 BELLEVILL		When was the debt incurred? 2022-2024	
Number Street	l .		
		As of the date you file, the claim is: Check all that apply.	
RICHMOND	VA 23230	Contingent	

<sub>1</sub> Ryan	J	Wacyra	Case Number (if known) 25-20099	
First Name	Middle Name	Last Name		
Your NO	NPRIORITY Unsecur	ed Claims - Continuation Page		
isting any entrie	s on this page, number	them beginning with 4.4, followed by	y 4.5, and so forth.	Total Clair
Northwest Healt	h Portor			<b>\$</b> 2,235.00
Creditor's Name	ii-Foitei	Last 4 digits of account number	<del></del>	\$ 2,233.00
85 E US Hwy 6		When was the debt incurred? $\frac{2}{}$	022	
Number Stree	et	•		
		As of the date you file, the claim is :	Check all that apply.	
No. 1	IN 40000	Contingent		
Valparaiso	IN 46383	Unliquidated		
City Vho owes the deb	State Zip Code <b>!?</b> Check one.	Disputed		
Debtor 1 only				
Debtor 2 only		Type of NONPRIORITY unsecured o	elaim :	
Debtor 1 and Deb	•	Student loans.		
=	e debtors and another	Obligations arising out of a separation	•	
Check if this class community deb		that you did not report as priority clain  Debts to pension or profit-sharing plai		
the claim subjec		Debts to pension of profit-sharing plan	ris, and other similar debts	
No		Other. Specify Medical Debt		
Yes		<u> </u>		
Porter Hospital		Last 4 digits of account number $\frac{38}{2}$	844	<b>\$</b> 2,300.00
Creditor's Name 85 E US Highwa	v 6	When was the debt incurred?		
Number Stree		When was the debt incurred:		
	•	As of the date you file, the claim is :	Chook all that apply	
		Contingent	Спеск ан тат арргу.	
Valparaiso	IN 46383	. Unliquidated		
City Vho owes the deb	State Zip Code	Disputed		
Debtor 1 only	Check one.			
Debtor 2 only		Type of NONPRIORITY unsecured o	aim:	
Debtor 1 and Deb	tor 2 only	Student loans.		
At least one of the	e debtors and another	Obligations arising out of a separation	n agreement or divorce	
Check if this cla		that you did not report as priority clain		
community deb the claim subjec		Debts to pension or profit-sharing plan	ns, and other similar debts	
No	t to onest:	Other Specify Medical Debt		
Yes		Other. Specify Medical Debt		
Porter Hospital,	LLC DBA Northwest Heal	Last 4 digits of account number $\frac{38}{100}$	844	<b>\$</b> 4,825.00
Creditor's Name		0		
	& CASBON, PC	When was the debt incurred? $\frac{2^{i}}{2^{i}}$	41218	
Number Stree				
9650 GORDON	DRIVE	As of the date you file, the claim is :	: Check all that apply.	
HIGHLAND	IN 46322	Contingent		
City	State Zip Code	. Unliquidated		

that you did not report as priority claims

Other. Specify Lawsuit Pending

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans.

Debtor 2 only

No

Yes

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

	Case 25-2	0099-jra Doc 20 F	iled 02/03/25 Page 15 of 22	
or 1 Ryan	J	Wacyra	Case Number (if known) 25-20099	
First Name	Middle Name	Last Name		
rt 2: Your NONP	RIORITY Unsecure	ed Claims - Continuation Pa	ge	
r listing any entries o	n this nage, number	them beginning with 4.4, follow	ed by 4.5. and so forth.	Total Cla
_			ou 2, 110, unu 00 1011111	
St.Mary's Open MR	RI&CT	Last 4 digits of account numb	er	<b>\$</b> 552.59
Creditor's Name 8149 Kennedy Ave,	Suita A	When was the debt incurred?		
Number Street	Julie A	When was the debt incurred:		
Trainesi Caroot		A	and the second self-threat are also	
		As of the date you file, the clai	<b>т із :</b> Спеск ан тат арріу.	
Hammond	IN 46322	Unliquidated		
City	State Zip Code	Disputed		
Who owes the debt? ( Debtor 1 only	Cneck one.			
Debtor 2 only		Type of NONDDIODITY upges	urad alaim i	
Debtor 1 and Debtor	2 only	Type of NONPRIORITY unsecu	ired Claim:	
At least one of the de		Obligations arising out of a sep	aration agreement or divorce	
Check if this claim		that you did not report as priorit		
community debt	i relates to a	Debts to pension or profit-shari		
ls the claim subject to	offest?	_		
No		Other Specify Debt Owed		
Yes			0044	
Syncb/Amazon		Last 4 digits of account numb	er <u>3844</u>	\$ <u>1,794.</u>
Creditor's Name PO BOX 71727		When was the debt incurred?	2021-2023	
Number Street		Then was the deat mountain		
			The Charle all that apply	
		As of the date you file, the clai	<b>т із :</b> Спеск ан тат арріу.	
PHILADELPH <b>I</b> A	PA 19176	Unliquidated		
City	State Zip Code	Disputed		
Who owes the debt?	Uneck one.	☐ <b>2.0patoa</b>		
Debtor 1 only  Debtor 2 only		Time of NONDBIODITY	and deim .	
Debtor 2 only  Debtor 1 and Debtor	2 only	Type of NONPRIORITY unsecu	irea ciaim:	
At least one of the de	•	Obligations arising out of a sep	aration agreement or divorce	
Check if this claim		that you did not report as priorit	-	
Cneck if this claim	i relates to a		ng plans, and other similar debts	

	Ca	ase 25-20099-jra Doc 20 Filed 02/03/25 Page 16 of 22	
Debtor 1	Ryan J	Wacyra Case Number (if known) 25-20099	
	First Name Mic	iddle Name Last Name	
Part	2 Your NONPRIORITY	Unsecured Claims - Continuation Page	
After li	sting any entries on this pag	ge, number them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Syncb/Lowes	Last 4 digits of account number 3844	<b>\$</b> 3,025.00
	Creditor's Name PO BOX 965005	When was the debt incurred? 2021-2024	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	ORLANDO FL	32896 Contingent Unliquidated	
w	City State // Check one.		
	Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.	
	At least one of the debtors and ar	nother Dbligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to	a that you did not report as priority claims	
Is	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Credit Card or Credit Use	
4.27	Syncb/Ppc	Last 4 digits of account number 3844	<b>\$</b> 4,608.00
	Creditor's Name PO BOX 530975	When was the debt incurred? 2018-2023	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ORLANDO FL	32896 Contingent	
	City State	Zip Code Unliquidated	
W	The owes the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.	
Ī	At least one of the debtors and ar	nother Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to	a that you did not report as priority claims	
İs	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Credit Card or Credit Use	
4.28	Tbom/Milestone	Last 4 digits of account number 3844	<b>\$</b> 400.00
	Creditor's Name PO BOX 4499	When was the debt incurred? 2022-2024	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		97076 Contingent Unliquidated	
w	City State <b>/ho owes the debt?</b> Check one.	zip Code Disputed	

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans.

Debtor 1 only
Debtor 2 only

No

Yes

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

		Case 25-	20099-jra Doc 20	Filed 02/03/25 Page 17 of 22	
Debtor :	1 Ryan	J	Wacyra	Case Number (if known) 25-20099	
	First Name	Middle Name	Last Name		
Part	2 Your NONPRIO	RITY Unsecu	red Claims - Continuation F	Page	
After li	sting any entries on th	is page, numbe	r them beginning with 4.4, follo	owed by 4.5, and so forth.	Total Claim
4.29	Thrive FCU		_ Last 4 digits of account nur	nber 3844	<b>\$</b> 403.00
	Creditor's Name 4501 S Delaware Dr		_ When was the debt incurred	ı?	
	Number Street				
			As of the date you file, the c	laim is: Check all that apply.	
	Muncie	IN 47302	_ Unliquidated		
<u> </u>	City /ho owes the debt? Chec	State Zip Code k one.	Disputed		
	Debtor 1 only		T of NONDDIODITY	and defend	
	Debtor 2 only  Debtor 1 and Debtor 2 on	lv	Type of NONPRIORITY unse	ecured claim:	
┞	At least one of the debtors	•		separation agreement or divorce	
	Check if this claim rela		that you did not report as price	-	
ls	community debt			aring plans, and other similar debts	
	No Yes		Other. Specify Credit Care	d or Credit Use	
4.30	Transunion		_ Last 4 digits of account nur	mber <u>3844</u>	<u>\$ 0.00</u>
	Creditor's Name Po Box 1000		_ When was the debt incurred	<b>!?</b>	
	Number Street				
			_ As of the date you file, the c	laim is: Check all that apply.	
	Chaster	Do 10022	Contingent		
	Chester	Pa 19022 State Zip Code	_ Unliquidated		
W	/ho owes the debt? Ched Debtor 1 only		Disputed		
<b>.</b>	Debtor 2 only		Type of NONPRIORITY unse	ecured claim:	
Ī	Debtor 1 and Debtor 2 on	ly	Student loans.		
	At least one of the debtors	and another	Obligations arising out of a s	separation agreement or divorce	
Ī	Check if this claim rela	ites to a	that you did not report as prid	ority claims	
<u>Is</u>	community debt the claim subject to off	est?	Debts to pension or profit-sh	aring plans, and other similar debts	
	No Yes		Other. Specify Notice Onl	<u>y</u>	
4.31	Upgrade Inc		_ Last 4 digits of account nur	nber 0987	<b>\$</b> 1,731.00
1101	Creditor's Name 275 BATTERY ST FL 2	3	When was the debt incurred	0004 0004	
	Number Street		_		
			As of the date you file, the c	laim is: Check all that apply.	
			Contingent	***	
	SAN FRANCISCO	CA 94111	Unliquidated		
W	City <b>/ho owes the debt?</b> Chec	State Zip Code k one.	Disputed		

Ryan	J	Wacyra	Case Number (if known) 25-20099	
First Name	Middle Name	Last Name		
2 Your NON	PRIORITY Unsecu	red Claims - Continuation Pag	e	
sting anv entries	on this page, numbe	r them beginning with 4.4, followe	d by 4.5. and so forth.	Total Clai
Upgrade Inc		_ Last 4 digits of account number	, 3844	<b>\$</b> 771.00
Creditor's Name 275 BATTERY ST	FI 23	When was the debt incurred?	2023-2024	
Number Street	1220			
		As of the date you file, the claim	is • Check all that anniv	
		Contingent	Tis Check an that apply.	
SAN FRANCISCO	CA 94111	Unliquidated		
City ho owes the debt?	State Zip Code	Disputed		
Debtor 1 only	Chook one.	<b>ப</b>		
Debtor 2 only		Type of NONPRIORITY unsecur	ed claim:	
Debtor 1 and Debto	or 2 only	Student loans.		
At least one of the	debtors and another	Obligations arising out of a separ	ation agreement or divorce	
Check if this clai	m relates to a	that you did not report as priority	claims	
community debt the claim subject		Debts to pension or profit-sharing	plans, and other similar debts	
No	to onest?	Other. Specify Credit Card or	Credit Use	
Yes		Other. Specify Oreal Card of	Orean osc	
Upstart Network I	nc.	_ Last 4 digits of account number	r_1574	<b>\$</b> 888.00
Creditor's Name				
<u>2950 S DELAWAI</u>	RE ST STE 3	When was the debt incurred?	2023-2024	
Number Street				
		As of the date you file, the claim	is: Check all that apply.	
SAN MATEO	CA 94403	Contingent		
City	State Zip Code	Unliquidated		
ho owes the debt? ■_	Check one.	Disputed		
Debtor 1 only		Toma of MONEPLODITY	ad allaine	
Debtor 2 only  Debtor 1 and Debto	or 2 only	Type of NONPRIORITY unsecur Student loans.	ed Claim:	
	debtors and another	Obligations arising out of a separ	ation agreement or divorce	
Check if this clai		that you did not report as priority		
community debt		Debts to pension or profit-sharing		
the claim subject	to offest?			
No V		Other. Specify Personal Loan		
Yes Webbank/Onema	in/Fis	Last A dimita of account or the	- 3844	<b>\$</b> 459.00
Creditor's Name	1111113	_ Last 4 digits of account number		<b>3</b> 439.00
PO BOX 31535TA	A-74	When was the debt incurred?	2024-2024	
Number Street				
		As of the date you file, the claim	is: Check all that apply.	
		Contingent		
TAMPA	FL 33631	Unliquidated		

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans.

Debtor 2 only

No

Yes

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

## 

Debtor '	<sub>1</sub> Ryan	J	Wacyra	Case Number (if known) 25-20099	
4.35	First Name Whatnot Inc	Middle Name	Last Name  Last 4 digits of account number	3844	<b>\$</b> 221.00
	Creditor's Name 578 Washinton Blvd		When was the debt incurred?		
	Number Street #1019		As of the date you file, the claim	is : Check all that apply.	
	Marina Del Rey	CA 90292	Contingent Unliquidated		
W	City Iho owes the debt? Che	State Zip Code ck one.	Disputed		
	Debtor 1 only				
	Debtor 2 only		Type of NONPRIORITY unsecure	d claim:	
[	Debtor 1 and Debtor 2 or	nly	Student loans.		
	At least one of the debtor	rs and another	Obligations arising out of a separa	tion agreement or divorce	
Ī	Check if this claim re	lates to a	that you did not report as priority c	laims	
-	community debt		Debts to pension or profit-sharing	plans, and other similar debts	
Is	the claim subject to of	fest?	_		
	No		Other. Specify Credit Card or 0	Credit Use	
	Yes		. ,		

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Debtor 1 Ryan J Wacyra Case Number (if known) 25-20099

First Name Middle Name Last Name

### Part 3: List Others to Be Notified for a Debt That You Already Listed

Klarna, Bankruptcy Dept.		On which entry in Part 1 or Pa	art 2 list the original creditor?
Name 629 N High St Fl 3		Line 2 of (Check one):	<u> </u>
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Columbus	OH 43215	Last 4 digits of account numb	per <u>3844</u>
City	State Zip Code		
Blitt & Gaines, Bankruptcy Dept.		On which entry in Part 1 or Pa	art 2 list the original creditor?
Name 775 Corporate Wood Parkway		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street Reference # 22049207			Part 2: Creditors with Nonpriority Unsecured Claims
Vernon Hills City	IL 60061 State Zip Code	Last 4 digits of account number	per <u>3035</u>
Professional Account Services, Ba	nkruptcy Dept.	On which entry in Part 1 or Pa	art 2 list the original creditor?
Name PO Box 188		Line 14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street Acct # 8345973-1376			Part 2: Creditors with Nonpriority Unsecured Claims
Brentwood	TN 37024	Last 4 digits of account numb	per
City	State Zip Code		
Robert William Smith		On which entry in Part 1 or Pa	art 2 list the original creditor?
Name 9650 Gordon Drive		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street Case no. 45D09-2412-SC-006552			Part 2: Creditors with Nonpriority Unsecured Claims
Highland City	IN 46322 State Zip Code	Last 4 digits of account numb	per <u>3844</u>
Lake County Superior Court	State Zip Code	On which entry in Part 1 or Pa	art 2 list the original creditor?
Name		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
2293 N. Main Street  Number Street		Line or (Check one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Case no. 45D09-2412-SC-006552			T art 2. Greators with Nonphority offsecured claims
Crown Point City	IN 46307 State Zip Code	Last 4 digits of account numb	per <u>3844</u>
Klarna, Bankruptcy Dept.	·	On which entry in Part 1 or Pa	art 2 list the original creditor?
Name 629 N High St Fl 3		Line <sup>28</sup> of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		37 (3.133.131.131.13)	Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 Ryan Wacyra Case Number (if known) 25-20099

Middle Name First Name

Last Name Add the Amounts for Each Type of Unsecured Claim Part 4:

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	<b>Total claim</b> \$
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	2.20
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 0.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$

### Case 25-20099-jra Doc 20 Filed 02/03/25 Page 22 of 22

Fill in this inf	ormation to identify	your case:	
Debtor 1	Ryan	J	Wacyra
_	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern District of Indiana	
Case number	25-20099		
(If known)			

Check if this is an amended filing

### Official Form 106Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

No	
Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
er penalty of periury. I declare that I h	e read the summary and schedules filed with this declaration and
ler penalty of perjury, I declare that I ha	e read the summary and schedules filed with this declaration and
ler penalty of perjury, I declare that I hat they are true and correct.	e read the summary and schedules filed with this declaration and
der penalty of perjury, I declare that I hat they are true and correct.	e read the summary and schedules filed with this declaration and
ler penalty of perjury, I declare that I ha	e read the summary and schedules filed with this declaration and
er penalty of perjury, I declare that I hat they are true and correct.	e read the summary and schedules filed with this declaration and